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एस ए एम बी कोलकाता/ SAMB Kolkata
तृतीय तल/3RD FLOOR, युनाइटेड टावर/UNITED TOWER, 11, हेमंत बासु
सरणी/11 HEMANTA BASU SARANI,कोलकाता/KOLKATA- 700001
ईमेल/E: zs8350@pnb.bank.in, , M - +91 9433043490

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of the Bank/Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Lot. No.	Name of the Branch Name of the Account Name & addresses of the Borrower/Guarantors Account	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Outstanding Amount as on date of sale C) Possession Date u/s 13(4) of SARFAESI ACT 2002 D)Nature of Possession Symbolic / Physical / Constructive	A) Reserve Price (Rs. in Lacs) B) EMD C) Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1	**PNB- SAMB Kolkata.** United Tower, 3rd floor, 11 Hemanta Basu Sarani, Kolkata-700 001 **M/s. JDAgro Industries Private Limited** Kh. No.298/1, 298/2, Village Newdha, Hathbandh Road, Tehsil: Simga, Balodabazaar, C.G: 493113 ***Directors & Guarantors*** **1. Shri Rajesh Khubwani** R/o 769, Jhulelal ward No. 13, Setpal Nagar, Neora, Tilda, Chhattisgarh 493114 Or **Shri Rajesh Khubwani** Flat no. B-401, 4th Floor, Arshiya Wing B, Anandam World City, Raipur (C.G.) - 492014 **2. Shri Dinesh Khubwani** R/o 769, Jhulelal ward No. 13, Setpal Nagar, Neora, Tilda, Chhattisgarh 493114 **3. Shri Chandumal Khubwani** R/o 769, Jhulelal ward No. 13, Setpal Nagar, Neora, Tilda, Chhattisgarh 493114 **4. Shri Ajay Janwani**	**Factory (L&B with P&M in name of JDAgro Industries Pvt Ltd) which comprises of the following:** i. Factory Land & Building at Kh.No.298/I, 298/2, Area 0.563 Hectare situated at Village Newdha, Hathbandh Road, Tehsil: Simga, District: Baloda bazaar, In the name of M/S JD Agro Industries Private Limited. (Covered under Registered sale deed dated 31 .12.2019, Vide book No 1, Volume No. 2705 serial No. 1275 at pages 276 to 299) ii. Factory Land & Building at Kh. No.297/2, 300/1, 300/2, 300/3, PH No.23 situated at Village Newdha, Hathbandh Road, Tehsil: Simga, District: Balodabazaar (CG) standing in the name of M/S J.D. Agro Industries Pvt. Ltd. Area admeasuring 0.599 Hectares (Covered under I) Registered sale deed dated 31.07.2020 vide book No. 1 Volume No. 2775 ,Serial no 812 at pages 136 to 163. [Boundaries North: Seller Land , South: J D Agro's Land, East : Seller Land , West : J D Agro's Land 2) Registered sale deed dated 08.06.2020 vide book No 1 Volume No. 2751 , Serial No. 339 at pages 179 to 202,[Boundaries North : J D Agro Ki Bhumi , South Tijuram ki Bhumi East : Laindas ki Bhumi, West- Ramcharn ki Bhumi] & 3) Registered sale deed dated 15.06.2020 Vide book No. 1 , Volume No. 2754 , Serial No. 404 at pages 259 to 282.) [Boundaries North: Pardeshi sahu ki	**A) 16.09.2025** **B)₹26,33,04,433.89 as on 31.08.2025.** (*Plus further interest and expenses and other charges. The amount is as per demand Notice issued u/s 13(2) of SARFAESI ACT)* C)**05.12.2025** **18.12.2025** **D)Under Symbolic Possession.**	**A) ₹1580 Lac** **B) ₹158.00 Lac** **C) ₹10.00 Lac**	**15.12.2026** **(From 11:00 am to 2:00 pm)**	SA/22/26 has been filed by the borrower. However, there is no restraint by Hon'ble DRT, Jabalpur.

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	R/o H. No. 194, Gandhi Ward No.4,Jhanda Bazaar, Sihora, Jabalpur (MP): 483225 **5. Shri Ghanshyam Das Janwani** R/o H. No. 194, Gandhi Ward No.4, Jhanda Bazaar, Sihora, Jabalpur (MP) 483225	bhumi, South — Cahitram kurre ki bhumi, East — Kartik Sahu ki bhumi, West : Jagmohan ki bhumi] iii. Plant & Machineries at M/S J D Agro Industries Pvt Ltd, Village: Newdha, Hathbandh Road, Tehsil – Simga, Dist – Balodabazar (CG)				
2		Residential land and building situated a Sheet No. 12, Plot. No.20/3, Onlin No.22018, Kh. No.250 & 251 (Part), Nevra Jhulelal Ward No.13, Tilda Tehsi District Raipur 497001, Area 4968 Sq. Ft Name of Shri Dinesh Khubwani & Shri Khubwani (Covered under Registered con deed on dated 20.10.2021 Vide book Volume no. 3329, serial no 1354 pages 286 & Original registered Gift Deed on 27.02.2016 vide book no A-1 Volume no Serial no 1788 at pages 80 to 89).	**A) 16.09.2025** **B) ₹26,33,04,433.89 as on 31.08.2025.** (*Plus further interest and expenses and other charges. The amount is as per demand Notice issued u/s 13(2) of SARFAESI ACT)* **C) 05.12.2025** **D) Under Symbolic Possession.**	**A) ₹231.00 Lac** **B) ₹23.10 Lac** **C) ₹10.00 Lac**		

TERMS AND CONDITIONS OF E-AUCTION SALE

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.

1. The auction sale will be "online through e-auction" portal **https://baanknet.com**
2. **The Sale will be done by the undersigned through e-auction platform provided at the Website https://baanknet.com on 15.12.2026 @ 11.00 am till 2.00 pm for the respective properties as mentioned above.**
3. The intending Bidders/ Purchasers are requested to register on portal (**https://baanknet.com**) using their email-id and mobile number. The process of e KYC is to be done through Digi locker. Once the e-KYC is done, the intending Bidders/ Purchasers may transfer the EMD amount to their e-Wallet using online/challan mode before the e-Auction Date and time in the portal. The registration, verification of e-KYC, transfer of EMD in wallet and linking of wallet amount to Property must be completed well in advance, before auction.
4. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online/challan mode and will be credited in bidders e-Wallet. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.
5. Platform (**https://baanknet.com**) for e-Auction will be provided by e Auction service provider **M/s PSB Alliance Pvt. Ltd** having its Registered office at **Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East. Mumbai-400037** (Helpdesk Number +91 8291220220, Email Id: support.ebkray@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website **https://baanknet.com.** This Service Provider will also provide online demonstration/ training on e-Auction on the portal.
6. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal.

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(1) https://baanknet.com
(2) www.pnbindia.in

7. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from e-auction portal (**https://baanknet.com**).

8. Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

9. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the increase in the bid amount must be of increment amount mentioned. **10 minutes** time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of **10 minutes** to the last highest bid, the e-auction shall be closed.

10. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.

11. In case of any difficulty or need of assistance before or during e-Auction process may contact authorized representative of our e-Auction Service Provider M/s PSB Alliance Pvt. Ltd. Details of which are available on the **https://baanknet.com** portal.

12. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider).

13. The secured asset will be sold only above the reserve price.

14. The successful bidder shall have to deposit 25% (twenty-five percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque/ Demand Draft issued by a Scheduled Commercial Bank drawn in favour of "**"The Authorized Officer, Punjab National Bank, A/c 835000317118A (A/c name-SUNDRY-NPA/SARFAESI/AUCTION RELATED, A/c, IFSC-PUNB0835000)" Payable at Kolkata.** In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

15. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194- 1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount.

16. The Authorised Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.

17. The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the act.

18. The properties are being sold on "**AS IS WHERE IS"** and "**AS IS WHAT IS**" and "**WHATEVER THERE IS"** basis.

19. The property has been put to e-auction by Authorised Officer, Punjab National Bank, on behalf of all

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consortium lenders, based on authorisation.

20. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.

21. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspects the property in consultation with the dealing official as per the details provided.

22. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.

23. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties (E-Auctioned) not known to the bank. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.

24. All additional amount as Govt. taxes over and above the successful bid price shall be borne by the successful bidder.

25. The bidder should ensure proper internet connectivity, power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical reasons or reasons/contingencies affecting the e-auctions.

26. It is open to the Bank to appoint a representative and make self-bid and participate in the auction.

27. For detailed term and conditions of the sale, please refer **https://baanknet.com**, / **www.pnbindia.in**.

Date: 13.11.2026
Place: Kolkata

sd/-
Authorized Officer
Punjab National Bank
Secured Creditor

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002